

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Antoin Jerrold Newman
Chantese Y Newman
Debtors

Case No. 20-00486-HWV
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 33

Date Rcvd: May 15, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 17, 2020.

db/jdb
5299764 +Antoin Jerrold Newman, Chantese Y Newman, 760 S Aldemarle Street, York, PA 17403-2956
5299772 +Account Resolution Services, Attn: Bankruptcy, Po Box 459079, Sunrise, FL 33345-9079
+CONTINENTAL FINANCE COMPANY LLC, PO BOX 8099, NEWARK DE 19714-8099
(address filed with court: Continental Finance Company, Attn: Bankruptcy, Po Box 8099, Newark, DE 19714)
5299774 +Credit Control Corporation, Attn: Bankruptcy, Po Box 120568, Newport News, VA 23612-0568
5299792 +MOHELA, Attn: Bankruptcy, 633 Spirit Dr, Chesterfield, MO 63005-1243
5299789 +Mariner Finance, LLC, Attn: Bankruptcy, 8211 Town Center Drive, Nottingham, MD 21236-5904
5299804 +Snap On Crdt, 950 Technology Way, Suite 301, Libertyville, IL 60048-5339
5299808 +United Auto Credit Co, Attn: Bankruptcy, Po Box 163049, Fort Worth, TX 76161-3049

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. cr

+EDI: PRA.COM May 15 2020 23:13:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5299766 +EDI: GMACFS.COM May 15 2020 23:13:00 Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901
5299767 +EDI: BANKAMER.COM May 15 2020 23:13:00 Bank of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413
5299768 +EDI: CAPITALONE.COM May 15 2020 23:13:00 Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5299770 +EDI: CAUT.COM May 15 2020 23:13:00 Chase Auto Finance, Attn: Bankruptcy, Po Box 901076, Fort Worth, TX 76101-2076
5299771 +EDI: WFNNB.COM May 15 2020 23:13:00 Comenity Bank/Victoria Secret, Attn: Bankruptcy, Pob 182125, Columbus, OH 43218-2125
5299773 +EDI: CCS.COM May 15 2020 23:13:00 Credit Collection Services, Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679
5299775 +E-mail/PDF: creditonebknofifications@resurgent.com May 15 2020 19:23:45 Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
5299776 +E-mail/Text: electronicbkydocs@nelnet.net May 15 2020 19:08:34 Department of Education/Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
5299778 +EDI: ECMC.COM May 15 2020 23:13:00 ECMC, Attn: Bankruptcy, 111 Washington Ave South, Ste 1400, Minneapolis, MN 55401-6800
5299785 +EDI: BLUESTEM May 15 2020 23:13:00 Fingerhut, Attn: Bankruptcy, Po Box 1250, Saint Cloud, MN 56395-1250
5299786 +E-mail/Text: cashiering-administrationservices@flagstar.com May 15 2020 19:08:38 Flagstar Bank, Attn: Bankruptcy, 5151 Corporate Drive, Troy, MI 48098-2639
5299787 E-mail/Text: GOLF_STBankruptcy@gatewayonlending.com May 15 2020 19:08:28 Gateway One Lending & Finance, 175 North Riverview Drive, Suite 100, Anaheim, CA 92808
5299788 +EDI: PHINGENESIS May 15 2020 23:13:00 Genesis Bc/Celtic Bank, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
5299791 +E-mail/PDF: MerrickBKNofifications@Resurgent.com May 15 2020 19:24:09 Merrick Bank/CardWorks, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001
5299794 +EDI: NAVIENTFKASMSERV.COM May 15 2020 23:13:00 Naviet, Attn: Claims Dept, Po Box 9500, Wilkes-Barr, PA 18773-9500
5299797 +EDI: NPCU.COM May 15 2020 23:13:00 Navy FCU, Attn: Bankruptcy Dept, Po Box 3000, Merrifield, VA 22119-3000
5299802 +EDI: AGFINANCE.COM May 15 2020 23:13:00 OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
5299803 E-mail/Text: colleen.atkinson@rmscollect.com May 15 2020 19:08:39 Receivable Management Inc, 7206 Hull Rd, Ste 211, Richmond, VA 23235
5300481 +EDI: RMSC.COM May 15 2020 23:13:00 Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5299805 +EDI: RMSC.COM May 15 2020 23:13:00 Synchrony Bank/ Old Navy, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5299806 +E-mail/Text: bankruptcydepartment@tsico.com May 15 2020 19:08:38 Transworld System Inc, Attn: Bankruptcy, Po Box 15630, Wilmington, DE 19850-5630
5299809 +EDI: VERIZONCOMB.COM May 15 2020 23:13:00 Verizon, Verizon Wireless Bk Admin, 500 Technology Dr Ste 550, Weldon Springs, MO 63304-2225
5299810 +EDI: VACU.COM May 15 2020 23:13:00 Virginia Credit Union, Attn: Bankruptcy, Po Box 90010, Richmond, VA 23225-9010
5299811 +E-mail/Text: bankruptcynotice@westlakefinancial.com May 15 2020 19:08:33 Westlake Financial Services, Attn: Bankruptcy, Po Box 76809, Los Angeles, CA 90076-0809
TOTAL: 25

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

5299807 Trent P Conelias
5299765* +Account Resolution Services, Attn: Bankruptcy, Po Box 459079, Sunrise, FL 33345-9079
5299769* +Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5299777* +Department of Education/Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
5299779* +ECMC, Attn: Bankruptcy, 111 Washington Ave South, Ste 1400, Minneapolis, MN 55401-6800
5299780* +ECMC, Attn: Bankruptcy, 111 Washington Ave South, Ste 1400, Minneapolis, MN 55401-6800
5299781* +ECMC, Attn: Bankruptcy, 111 Washington Ave South, Ste 1400, Minneapolis, MN 55401-6800
5299782* +ECMC, Attn: Bankruptcy, 111 Washington Ave South, Ste 1400, Minneapolis, MN 55401-6800

***** BYPASSED RECIPIENTS (continued) *****

5299783* +ECMC, Attn: Bankruptcy, 111 Washington Ave South, Ste 1400, Minneapolis, MN 55401-6800
 5299784* +ECMC, Attn: Bankruptcy, 111 Washington Ave South, Ste 1400, Minneapolis, MN 55401-6800
 5299793* +MOHELA, Attn: Bankruptcy, 633 Spirit Dr, Chesterfield, MO 63005-1243
 5299790* +Mariner Finance, LLC, Attn: Bankruptcy, 8211 Town Center Drive, Nottingham, MD 21236-5904
 5299795* +Naviet, Attn: Claims Dept, Po Box 9500, Wilkes-Barr, PA 18773-9500
 5299796* +Naviet, Attn: Claims Dept, Po Box 9500, Wilkes-Barr, PA 18773-9500
 5299798* +Navy FCU, Attn: Bankruptcy Dept, Po Box 3000, Merrifield, VA 22119-3000
 5299799* +Navy FCU, Attn: Bankruptcy Dept, Po Box 3000, Merrifield, VA 22119-3000
 5299800* +Navy FCU, Attn: Bankruptcy Dept, Po Box 3000, Merrifield, VA 22119-3000
 5299801* +Navy FCU, Attn: Bankruptcy Dept, Po Box 3000, Merrifield, VA 22119-3000

TOTALS: 1, * 17, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 17, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 15, 2020 at the address(es) listed below:

Chad James Julius on behalf of Debtor 2 Chantese Y Newman cjulius@ljacobsonlaw.com,
 brhoades@ljacobsonlaw.com;derashade527@outlook.com
 Chad James Julius on behalf of Debtor 1 Antoin Jerrold Newman cjulius@ljacobsonlaw.com,
 brhoades@ljacobsonlaw.com;derashade527@outlook.com
 James Warmbrodt on behalf of Creditor LakeView Loan Servicing, LLC bkgroup@kmlawgroup.com
 Lawrence V. Young (Trustee) lyong@cgaw.com,
 pa33@ecfcbis.com;tlocondro@cgaw.com;rminello@cgaw.com
 United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1

Antoin Jerrold Newman

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-0437

EIN --_-----

Debtor 2

Chantese Y Newman

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-5956

EIN --_-----

(Spouse, if filing)

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:20-bk-00486-HWV

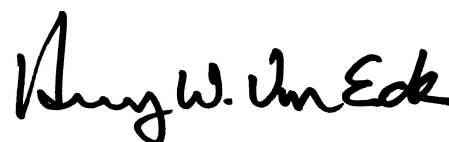
Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Antoin Jerrold Newman

Chantese Y Newman

**By the
court:**Honorable Henry W. Van Eck
Chief Bankruptcy Judge
By: AutoDocketer, Deputy Clerk5/15/20**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.